INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/32342

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60
US CL :705/4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/1, 4, 7, 26

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

PROQUEST, DIALOG
Search Terms: on-line insurance, policy generation, comparison, premium, quotation, automobile, property

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6,064,970 A (McMILLAN et al.) 16 May 2000, col. 3, line 60.	1-100
Y	US 5,809,478 A (GRECO et al.) 15 September 1998, col. 3, line 20.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 4,831,526 A (LUCHS et al.) 16 May 1989, col. 3, line 17.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 5,845,256 A (PESCITELLI et al.) 01 December 1998, col. 2, line 50.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 5,537,315 A (MITCHAM) 16 July 1996, col. 4, line 9.	1-27, 30, 38, 46, 53, 69, 79, 83

[X] Further documents are listed in the continuation of Box C. [ ] See patent family annex.

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search	Date of mailing of the international search report
23 JANUARY 2001	14 MAR 2001

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Form PCT/ISA/210 (second sheet) (July 1998)*

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PCT/US00/32342

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,523,942 A (TYLER, et al.) 04 June 1996, col. 6, line 10.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 5,655,085 A (RYAN et al.) 05 August 1997, col. 5, line 66.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 4,975,840 A (DeTORE et al.) 04 December 1990, col. 5, line 4.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	TAUHERT, CHRISTY. "ITSA, ISI Alliance Promotes Point-of-Sale Underwriting," Insurance and Technology, 01 December 1996, pp. 1-2.	1-27, 30, 38, 46, 53, 69, 79, 83
Y	DUNLOP, NEIL. "Famous Last Words," Canadian Underwriter, 01 September 1997, pp. 1-3.	1-100
Y	MORNINGSTAR, MATTHEW. "Drifting Toward Cyberspace," Best's Review. 01 May 1998, pp. 1-4.	1-100
Y	MENCHEN, JOHN. "Insurance Pioneers Blaze Trail on World Wide Web," National Underwriter, 16 September 1996, pp. 1-3.	1-27, 30, 38, 46, 53, 69. 79. 83
A	LONGO, TRACEY. "Insurance Online: Faster, Not Cheaper," Kiplinger's Personal Finance Magazine, 01 October 1996, p.1.	1-100